IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re	Application of:	
Paul A. THOMAS et al.		Group Art Unit: 3696
Application No.: 10/813,260)) Examiner: Samica L. Norman
Filed:	March 31, 2004))
For:	RISK-BASED REFERENCE POOL CAPITAL REDUCING SYSTEMS AND METHODS) Confirmation No.: 5447)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

PETITION FOR EXTENSION OF TIME

Applicants petition for a three-month extension of time to file a reply to the Final Office Action of August 25, 2009. A fee of \$620.00 is enclosed, for the difference between the three-month extension fee of \$1110.00 and the two-month extension fee of \$490.00 paid on January 25, 2010.

Please grant any additional extensions of time required to enter the attached reply and charge any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Dated: February 23, 2010

Steven D. Thomas, Jr.

Reg. No. 64,421 (202) 408-4000